

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
DIDIER, GRANT C. § Case No. 15-14825
DIDIER, REBECCA S. §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Elizabeth C Berg, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 351,750.00 (Without deducting any secured claims)	Assets Exempt: 46,800.00
Total Distributions to Claimants: 12,605.51	Claims Discharged Without Payment: 1,963,924.62
Total Expenses of Administration: 5,996.99	

3) Total gross receipts of \$ 18,602.50 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 18,602.50 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 603,225.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	5,996.99	5,996.99	5,996.99
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	16,649.00	14,533.51	14,533.51	12,605.51
GENERAL UNSECURED CLAIMS (from Exhibit 7)	1,954,364.00	1,198,300.62	1,198,300.62	0.00
TOTAL DISBURSEMENTS	\$ 2,574,238.00	\$ 1,218,831.12	\$ 1,218,831.12	\$ 18,602.50

4) This case was originally filed under chapter 7 on 04/27/2015 . The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/15/2016 By: /s/Elizabeth C Berg, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Prepetition RE Brokerage Commission from R. Didier	1121-000	18,602.50
TOTAL GROSS RECEIPTS		\$ 18,602.50

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	BMO Harris Bank N.A. 111 W. Monroe St. P.O. Box 755 Chicago, IL 60690		34,325.00	NA	NA	0.00
	First Community Bank 165 S. Randall Rd. Elgin, IL 60123		70,776.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Kane County Treasurer P.O. Box 4025 Geneva, IL 60134- 4025		11,250.00	NA	NA	0.00
	Kane County Treasurer P.O. Box 4025 Geneva, IL 60134- 4025		0.00	NA	NA	0.00
	Penny Mac Loan Services P.O. Box 660929 Dallas, TX 75266-0929		486,874.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 603,225.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ELIZABETH C. BERG	2100-000	NA	2,610.25	2,610.25	2,610.25
Associated Bank	2600-000	NA	70.74	70.74	70.74
DEPARTMENT OF THE TREASURY	2810-000	NA	261.00	261.00	261.00
IDOR	2820-000	NA	399.00	399.00	399.00
BALDI BERG	3110-000	NA	1,781.00	1,781.00	1,781.00
POPOWCER KATTEN, LTD.	3410-000	NA	875.00	875.00	875.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 5,996.99	\$ 5,996.99	\$ 5,996.99

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph St. Chicago, IL 60602		350.00	NA	NA	0.00
	Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn St. Chicago, IL 60604		5,037.00	NA	NA	0.00
	Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn St. Chicago, IL 60604		1,612.00	NA	NA	0.00
000008A	ILLINOIS DEPARTMENT OF REVENUE	5800-000	957.00	924.16	924.16	801.56

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000004A	INTERNAL REVENUE SERVICE	5800-000	8,693.00	13,609.35	13,609.35	11,803.95
TOTAL PRIORITY UNSECURED CLAIMS			\$ 16,649.00	\$ 14,533.51	\$ 14,533.51	\$ 12,605.51

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America P.O. Box 982235 El Paso, TX 79998- 2235		3,468.00	NA	NA	0.00
	Bank of America P.O. Box 982235 El Paso, TX 79998- 2235		23,531.00	NA	NA	0.00
	Bank of America P.O. Box 982236 El Paso, TX 79998- 2236		49,628.00	NA	NA	0.00
	Cabela's Visa- Worlds Foremost Bank P.O. Box 82609 Lincoln, NE 68501- 2609		4,089.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Cadence Health P.O. Box 4090 Carol Stream, IL 60197- 4090		894.00	NA	NA	0.00
	Chase Card P.O. Box 15298 Wilmington, DE 19850-5298		17,427.00	NA	NA	0.00
	Chase Card P.O. Box 15298 Wilmington, DE 19850-5298		2,785.00	NA	NA	0.00
	Chase Card Services P.O. Box 15298 Wilmington, DE 19850-5298		19,707.00	NA	NA	0.00
	Didier Development Inc. Debtor's address		571,522.00	NA	NA	0.00
	Drs. Garb and McGuire 1710 N. Randall Rd. #250 Elgin, IL 60123-9408		339.00	NA	NA	0.00
	U.S. Dept. of Education P.O. Box 69184 Harrisburg, PA 17106-9184		63,000.00	NA	NA	0.00
	Urology LTD. 745 Fletcher Dr. #301 Elgin, IL 60123- 4750		251.00	NA	NA	0.00
000007	ABSOLUTE RESOLUTIONS V, LLC	7100-000	25,857.00	25,557.13	25,557.13	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000010	AMERICAN INFOSOURCE LP AS AGENT FOR	7100-000	5,234.00	5,234.00	5,234.00	0.00
000009	ASHLEY FUNDING SERVICES, LLC ITS SU	7100-000	420.00	420.00	420.00	0.00
000005	CAPITAL ONE BANK (USA), N.A. BY	7100-000	12,899.00	12,898.93	12,898.93	0.00
000006	CAPITAL ONE BANK (USA), N.A. BY	7100-000	19,282.00	19,614.27	19,614.27	0.00
000003	DISCOVER BANK	7100-000	14,572.00	14,571.68	14,571.68	0.00
000002	JWD ENTERPRISES/JAMES W. DIDIER	7100-000	580,000.00	579,291.00	579,291.00	0.00
000001	LARRY HOLZE	7100-000	520,000.00	520,000.00	520,000.00	0.00
000011	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	19,459.00	18,682.54	18,682.54	0.00
000008B	ILLINOIS DEPARTMENT OF REVENUE	7300-000	NA	370.26	370.26	0.00
000004B	INTERNAL REVENUE SERVICE	7300-000	NA	1,660.81	1,660.81	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$ 1,954,364.00	\$ 1,198,300.62	\$ 1,198,300.62	\$ 0.00

FORM 1 - GRANT & REBECCA DIDIER
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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
 Exhibit 8

Case No: 15-14825 DRC Judge: DONALD R. CASSLING
 Case Name: DIDIER, GRANT C.
 DIDIER, REBECCA S.
 For Period Ending: 02/15/16

Trustee Name: Elizabeth C Berg, Trustee
 Date Filed (f) or Converted (c): 04/27/15 (f)
 341(a) Meeting Date: 06/01/15
 Claims Bar Date: 09/04/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Location: 39 W. 891 Silver Glen Rd., Saint Charles	380,000.00	0.00		0.00	FA
2. Two land locked strips of vacant land located on si	100.00	100.00		0.00	FA
3. Cash on Hand	10.00	0.00		0.00	FA
4. First American Bank checking account ending in #29	73.00	0.00		0.00	FA
5. First American Bank checking account ending in #27	217.00	0.00		0.00	FA
6. Household Goods and Furnishings	2,000.00	0.00		0.00	FA
7. Misc. prints	200.00	200.00		0.00	FA
8. Wearing Apparel	1,000.00	0.00		0.00	FA
9. Costume jewelry, wedding bands	500.00	0.00		0.00	FA
10. Hobby and musical equipment 3 guitars (10 years old and 40 years old), camping tent and bags, two 20 year old bikes,	200.00	200.00		0.00	FA
11. 100% shares of Didier Development Inc. Debtors former real estate development business which is now out of operation. Corproation is the owner of certain rights to payment pursuant to a recapture agreement with the Downers Grove Sanitary	Unknown	0.00		0.00	FA

FORM 1 - GRANT & REBECCA DIDIER
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ASSET CASES

Page: 2
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 Claims Bar Date: 09/04/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
District dated 6/19/2008 providing for certain payments to the corporation upon sale of certain lots in Downers Grove, IL. The total possible payments owed to the corporation is \$74,880. A second recapture agreement for different lots is in place with the Village of Lisle with a possible repayment to the corporation of \$30,000. Debtors will provide copies of both to their Trustee. Trustee investigated corporation and determined corporation has no value.					
12. Prepetition RE Brokerage Commission from R. Didier Real Estate Commissions Received Post-Petition - Trustee collected commission on those sales which were closed. 3 of 6 transactions fell through and did not close.	30,798.75	25,598.75		18,602.50	FA
13. 2002 Jeep Grand Cherokee 4wd with 143,000 miles	1,000.00	0.00		0.00	FA
14. 2008 Toyota Camery LE with 93,300 miles	6,550.00	0.00		0.00	FA
15. Misc. office equipment Equipment used in Debtors' real estate business.	1,500.00	0.00		0.00	FA
16. TIMESHARE (u) 1/3 interest-Fox River Resort	0.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$424,148.75	\$26,098.75	\$18,602.50	\$0.00
				(Total Dollar Amount in Column 6)

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Trustee Name: Elizabeth C Berg, Trustee
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341(a) Meeting Date: 06/01/15
Claims Bar Date: 09/04/15

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

February 15, 2016: TDR prepared and submitted to UST for case closing.

December, 2015: Trustee reviewed claims and prepared TFR.

October 9, 2015: Trustee recovered \$18,000 in post-petition real estate commissions and investigated potential interest in future payments under recapture agreement with local municipality. Determined insufficient to administer. Trustee will review claims and prepare TFR

Initial Projected Date of Final Report (TFR): 12/31/15

Current Projected Date of Final Report (TFR): 12/31/15

/s/ Elizabeth C Berg, Trustee

Date: 02/15/16

ELIZABETH C BERG, TRUSTEE

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Exhibit 9

Case No: 15-14825 -DRC
Case Name: DIDIER, GRANT C.
DIDIER, REBECCA S.

Trustee Name: Elizabeth C Berg, Trustee
Bank Name: Associated Bank
Account Number / CD #: *****6468 Checking Account

Taxpayer ID No: *****2093

For Period Ending: 02/15/16

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
06/02/15	12	FIRST AMERICAN BANK REMITTER: REBECCA S. DIDIER 700 BUSSE RD. ELK GROVE VILLAGE, IL 60007	COMMISSIONS - REAL ESTATE	1121-000	420.00		420.00
06/04/15	12	FIRST AMERICAN BANK REMITTER: REBECCA S. DIDIER 700 BUSSE RD. ELK GROVE VILLAGE, IL 60007	COMMISSIONS - REAL ESTATE	1121-000	10,050.00		10,470.00
06/26/15	12	FIRST AMERICAN BANK REMITTER: REBECCA S. DIDIER 700 BUSSE RD. ELK GROVE VILLAGE, IL 60007	COMMISSIONS - REAL ESTATE	1121-000	8,132.50		18,602.50
07/07/15		Associated Bank	BANK SERVICE FEE	2600-000		15.52	18,586.98
08/07/15		Associated Bank	BANK SERVICE FEE	2600-000		27.63	18,559.35
09/08/15		Associated Bank	BANK SERVICE FEE	2600-000		27.59	18,531.76
11/05/15	001001	United States Treasury Internal Revenue Service Center Cincinnati, OH 45999-0148	Estate's Federal 1041 Tax Liability 2015 Federal Tax Due EIN: 47-7062093 2015 Form 1041	2810-000		261.00	18,270.76
11/05/15	001002	Illinois Department of Revenue	Estate's State 1041 Tax Liability	2820-000		399.00	17,871.76

Page Subtotals

18,602.50

730.74

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-14825 -DRC
Case Name: DIDIER, GRANT C.
DIDIER, REBECCA S.
Taxpayer ID No: *****2093
For Period Ending: 02/15/16

Trustee Name: Elizabeth C Berg, Trustee
Bank Name: Associated Bank
Account Number / CD #: *****6468 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		P.O. Box 19053 Springfield IL 62794-9053	2015 State Tax Due for Estate				
01/12/16	001003	Elizabeth C. Berg, Trustee c/o Baldi Berg, Ltd. 20 N. Clark Street #200 Chicago IL 60602	Trustee Final Compensation	2100-000		2,610.25	15,261.51
01/12/16	001004	Baldi Berg, Ltd. 20 N. Clark Street, Ste. 200 Chicago, IL 60602	TR attorney's fees	3110-000		1,781.00	13,480.51
01/12/16	001005	Popowcer Katten Ltd. 35 East Wacker Drive Sutie 1500 Chicago IL 60601	TR Accountant Fees	3410-000		875.00	12,605.51
01/12/16	001006	Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101-7317	Claim 000004A, Payment 86.73%	5800-000		11,803.95	801.56
01/12/16	001007	Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, Illinois 60664-0338	Claim 000008A, Payment 86.73%	5800-000		801.56	0.00

Page Subtotals

0.00

17,871.76

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-14825 -DRC
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DIDIER, REBECCA S.
Taxpayer ID No: *****2093
For Period Ending: 02/15/16

Trustee Name: Elizabeth C Berg, Trustee
Bank Name: Associated Bank
Account Number / CD #: *****6468 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					18,602.50	18,602.50	0.00
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					18,602.50	18,602.50	
Less: Payments to Debtors						0.00	
Net					18,602.50	18,602.50	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****6468					18,602.50	18,602.50	0.00
					18,602.50	18,602.50	0.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals

0.00

0.00